



Order Filed on February 20, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

**McCABE, WEISBERG & CONWAY, LLC**  
**By: Lauren M. Moyer, Esq. (Atty.**  
**I.D.#LM2332)**  
**216 Haddon Avenue, Suite 201**  
**Westmont, NJ 08108**  
**856-858-7080**  
Attorneys for Movant: Lakeview Loan  
Servicing, LLC

IN re:

Nelson I Antonio aka Pedro I Antonio aka Pedro  
I Antonio De Los Santos aka Pedro Antonio De  
Los Santos  
Debtor

Case No.: 19-10706-ABA

Chapter: 13

Judge: Andrew B. Altenburg Jr.

Recommended Local Form



Followed




Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is

hereby **ORDERED**

**DATED: February 20, 2020**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Applicant: Lakeview Loan Servicing, LLC.  
Applicant's Counsel: Lauren M. Moyer, Esq.  
Property Involved ("Collateral") 14 Kay Lane, Sicklerville, New Jersey 08081  
Relief Sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay  
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that the Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 4 months, from October 1, 2019 to January 1, 2020

☒ The Debtor is overdue for 4 payments at \$1,601.11 per month.

☒ The Debtor has funds in suspense in the amount of \$1,314.04

Total Arrearages Due: \$5,090.40

2. Debtor must cure all post-petition arrearages, as follows:

☒ Beginning on February 1, 2020, regular monthly mortgage payment shall continue to be made in the amount of \$1,804.54.

☒ The amount of \$5,090.40 shall be capitalized in the debtor's Chapter 13 plan. The mortgagee's allowed secured claim shall be amended to include the capitalized post-petition payments listed in this Order to the Proof of Claim as filed. As a result of such capitalization, the Standing Chapter 13 Trustee shall adjust his/her records accordingly and make revised disbursements.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Regular monthly payment: Lakeview Loan Servicing, LLC.  
3637 Sentara Way, Suite 303  
Virginia Beach, VA 23452

☐ Monthly cure payment: Same as above

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is

filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. In the event the Debtor converts his/her case to a Chapter 11, the terms of the Order shall remain in full force and effect. In the event that the Debtor converts his/her case to a Chapter 7, Debtor shall cure all pre-petition and post-petition arrears within ten (10) days of conversion. Failure to cure the arrears shall constitute an event of default under this Order and Movant may certify default as set forth in paragraph 4 of this order.

6. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ Attorneys' fees are not awarded.

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Nelson I Antonio  
DebtorCase No. 19-10706-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2020.

db +Nelson I Antonio, 14 Kay Lane, Sicklerville, NJ 08081-9734

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 22, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com  
 Brad J. Sadek on behalf of Debtor Nelson I Antonio bradsadek@gmail.com, bradsadek@gmail.com  
 Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
 James French on behalf of Creditor LoanCare, LLC as servicer for Lakeview Loan Servicing,  
 LLC jfrench@mwc-law.com, nj-ecfmil@ecf.courtdrive.com  
 James French on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC jfrench@mwc-law.com,  
 nj-ecfmil@ecf.courtdrive.com  
 Lauren Moyer on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC lmoyer@mwc-law.com,  
 nj-ecfmil@ecf.courtdrive.com  
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
 rsolarz@kmlawgroup.com  
 Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
 Robert Davidow on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12